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EXAMINER
RAPILLO, KRISTINE K

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Office Action Summary	10/694,081	HENDERSON ET AL.
	Examiner	Art Unit	
	KRISTINE K. RAPILLO	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *28 October 2003*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-21* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-21* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☒ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/ are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____.

DETAILED ACTION

Claims 1 – 21 are pending.

Specification

1.   The disclosure is objected to because of the following informalities:

Typographical errors.

The reference character for the variation of Define Conditional Variable Linkages

(corresponding to Figure 1) is s170; however, paragraph [0043] of the specification

documents the probability of attack node as s70.

The reference character for the risk level portion (corresponding to Figure 3) is

221; however, paragraph [0057] of the specification documents the risk level portion as

201.

Appropriate correction is required.

Double Patenting

2.   Claims 1 – 21 of this application are provisionally rejected on the ground of

nonstatutory obviousness-type double patenting as being unpatentable over claims 1 –

3, 6 – 12, 15 – 21, and 24 – 27 of copending Application No. 10/694,000 Although the

conflicting claims are not identical, they are not patentably distinct from each other

because all the limitations of U.S. Application No. 10/694,081 are covered in the claims

of U.S. Application No. 10/694,000.

This is a <u>provisional</u> obviousness-type double patenting rejection because the conflicting claims have not in fact been patented.

3.   The table below is a comparison of all obvious type double patenting claims. The differences between the claims have been bolded and a summary of the rejection is included directly below the affected claims.

Application: 10/694,081		Reference Application: 10/694,000
1. A method for **establishing an insurance premium usable to insure against risk to** a property due to terrorist activities, comprising: providing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property; determining a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property; formulating a hierarchy in which the plurality of variables are interconnected based on the provided expert data; determining a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data; generating a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data, assessing risks of the property under the possible attack by the terrorist group based on the generated model; and **establishing the insurance premium for the property based on the assessed risks.**		1. A method for **assessing risks of** a property due to terrorist activities, comprising: providing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property; determining a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property; formulating a hierarchy in which the plurality of variables are interconnected based on the provided expert data; determining a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data; generating a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data; and assessing risks of the property under the possible attack by the terrorist group based on the generated model.
In regard to claim 1, the same function, risk assessment or analysis, is required to determine the risk to a property and to generate an insurance premium. The risk to a property is a component of determining an insurance premium. Therefore, claim 1 of this application is not patentably distinct from claim 1 of application 10/694,000.		

Application: 10/694,081		Reference Application: 10/694,000
2. The method according to claim 1, wherein generating the model comprises: generating a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data; initializing the model based on the generated hypothesis and the provided expert data; and updating the model based on information outside the generated hypothesis and the provided expert data.		2. The method according to claim 1, wherein generating the model comprises: generating a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data; initializing the model based on the generated hypothesis and the provided expert data; and updating the model based on information outside the generated hypothesis and the provided expert data.
Claim 2 of this application is not patentably distinct from Claim 2 of application 10/694,000.		
3. The method according to claim 1, wherein determining a state for each of the plurality of variables comprises determining a linkage between a first variable and a second variable.		3. The method according to claim 1, wherein determining a state for each of the plurality of variables comprises determining a linkage between a first variable and a second variable.
Claim 3 of this application is not patentably distinct from Claim 3 of application 10/694,000.		
4. The method according to claim 1, wherein providing expert data comprises providing information regarding a goal of the terrorist group.		6. The method according to claim 1, wherein providing expert data comprises providing information regarding a goal of the terrorist group.
Claim 4 of this application is not patentably distinct from Claim 6 of application 10/694,000.		
5. The method according to claim 1, wherein providing expert data comprises providing information regarding an attack delivery method of the terrorist group.		7. The method according to claim 1, wherein providing expert data comprises providing information regarding an attack delivery method of the terrorist group.
Claim 5 of this application is not patentably distinct from Claim 7 of application 10/694,000.		
6. The method according to claim 1, wherein providing expert data comprises providing information regarding a weapon likely to be deployed by the terrorist group against the property.		8. The method according to claim 1, wherein providing expert data comprises providing information regarding a weapon likely to be deployed by the terrorist group against the property.
Claim 6 of this application is not patentably distinct from Claim 8 of application 10/694,000.		
7. The method according to claim 1, wherein providing expert data comprises providing information regarding a mode of the terrorist group to carry out the possible attack against		9. The method according to claim 1, wherein providing expert data comprises providing information regarding a mode of the terrorist group to carry out the possible attack against the property.

Application: 10/694,081		Reference Application: 10/694,000
the property.		
Claim 7 of this application is not patentably distinct from Claim 9 of application 10/694,000.		
8. A computer storage medium having executable software code for **establishing an insurance premium usable to insure against risk to** a property due to terrorist activities, the executable software code including: instructions for providing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property; instructions for determining a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property; instructions for formulating a hierarchy in which the plurality of variables are interconnected based on the provided expert data; instructions for determining a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data; instructions for generating a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data; instructions for assessing risks of the property under the possible attack by the terrorist group based on the generated model; and **instructions for establishing the insurance premium for the property based on the assessed risks**		10. A computer storage medium having executable software code for **assessing risks of** a property due to terrorist activities, the executable soft-ware code including: instructions for providing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property; instructions for determining a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property; instructions for formulating a hierarchy in which the plurality of variables are interconnected based on the provided expert data; instructions for determining a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data; instructions for generating a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data; and instructions for assessing risks of the property under the possible attack by the terrorist group based on the generated model.
In regard to claim 8, the same function, risk assessment or analysis, is required to determine the risk to a property and to generate an insurance premium. The risk to a property is a component of determining an insurance premium. Therefore, claim 8 of this application is not patentably distinct from claim 10 of application 10/694,000.		
9. The computer storage medium of claim 8, wherein the instructions for generating the model comprises:		11. The computer storage medium of claim 10, wherein the instructions for generating the model comprises:

Application: 10/694,081		Reference Application: 10/694,000
instructions for generating a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data; instructions for initializing the model based on the generated hypothesis and the provided expert data; and instructions for updating the model based on information outside the generated hypothesis and the provided expert data.		instructions for generating a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data; instructions for initializing the model based on the generated hypothesis and the provided expert data; and instructions for updating the model based on information outside the generated hypothesis and the provided expert data
Claim 9 of this application is not patentably distinct from Claim 11 of application 10/694,000.		
10. The computer storage medium of claim 8, wherein the instructions for determining a state for each of the plurality of variables comprise instructions for determining a linkage between a first variable and a second variable.		12. The computer storage medium of claim 10, wherein the instructions for determining a state for each of the plurality of variables comprise instructions for determining a linkage between a first variable and a second variable.
Claim 10 of this application is not patentably distinct from Claim 12 of application 10/694,000.		
11. The computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding a goal of the terrorist group.		15. The computer storage medium of claim 10, wherein the instructions for providing expert data comprise instructions for providing information regarding a goal of the terrorist group.
Claim 11 of this application is not patentably distinct from Claim 15 of application 10/694,000.		
12. The computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding an attack delivery method of the terrorist group.		16. The computer storage medium of claim 10, wherein the instructions for providing expert data comprise instructions for providing information regarding an attack delivery method of the terrorist group.
Claim 12 of this application is not patentably distinct from Claim 16 of application 10/694,000.		
13. The computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding a weapon likely to be deployed by the terrorist group against the property.		17. The computer storage medium of claim 10, wherein the instructions for providing expert data comprise instructions for providing information regarding a weapon likely to be deployed by the terrorist group against the property.
Claim 13 of this application is not patentably distinct from Claim 17 of application 10/694,000.		

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14. The computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding a mode of the terrorist group to carry out the possible attack against the property.		18. The computer storage medium of claim 10, wherein the instructions for providing expert data comprise instructions for providing information regarding a mode of the terrorist group to carry out the possible attack against the property.
Claim 14 of this application is not patentably distinct from Claim 18 of application 10/694,000.		
15. A system for **establishing an insurance premium usable to insure against risks to** a property due to terrorist activities, comprising: a database storing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property; an influence determining circuit, routine or application that determines a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property; a hierarchy formulating circuit, routine or application that formulates a hierarchy in which the plurality of variables are interconnected based on the provided expert data; a state defining circuit, routine or application that determines a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data; a model creating circuit, routine or application that generates a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data; an analyzing circuit, routine or application that establishes the insurance premium for the property under the possible attack by the terrorist group based on the generated model; and a display generating circuit, routine or application that displays analyzed results.		19. A system for **assessing risks** of a property due to terrorist activities, comprising: a database storing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property; an influence determining circuit, routine or application that determines a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property; a hierarchy formulating circuit, routine or application that formulates a hierarchy in which the plurality of variables are interconnected based on the provided expert data; a state defining circuit, routine or application that determines a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data; a model creating circuit, routine or application that generates a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data; an analyzing circuit, routine or application that assesses risks of the property under the possible attack by the terrorist group based on the generated model; and a display generating circuit, routine or application that displays analyzed results.

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In regard to claim 15, the same function, risk assessment or analysis, is required to determine the risk to a property and to generate an insurance premium. The risk to a property is a component of determining an insurance premium. Therefore, claim 15 of this application is not patentably distinct from claim 19 of application 10/694,000.		
16. The system of claim 15, further comprising: a hypothesis generating circuit, routine or application that generates a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data; and a model initializing circuit, routine or application that initializes the model based on the generated hypothesis and the provided expert data, wherein the model creating circuit, routine or application updates the model based on information outside the generated hypothesis and the provided expert data.		20. The system of claim 19, further comprising: a hypothesis generating circuit, routine or application that generates a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data; and a model initializing circuit, routine or application that initializes the model based on the generated hypothesis and the provided expert data, wherein the model creating circuit, routine or application updates the model based on information outside the generated hypothesis and the provided expert data.
Claim 16 of this application is not patentably distinct from Claim 20 of application 10/694,000.		
17. The system of claim 15, further comprising: a linkage defining circuit, routine or application that determines a linkage between a first variable and a second variable.		21. The system of claim 19, further comprising: a linkage defining circuit, routine or application that determines a linkage between a first variable and a second variable.
Claim 17 of this application is not patentably distinct from Claim 21 of application 10/694,000.		
18. The system of claim 15, wherein the expert data contains information regarding a goal of the terrorist group.		24. The system of claim 19, wherein the expert data contains information regarding a goal of the terrorist group.
Claim 18 of this application is not patentably distinct from Claim 24 of application 10/694,000.		
19. The system of claim 15, wherein the expert data contains information regarding an attack delivery method of the terrorist group.		25. The system of claim 19, wherein the expert data contains information regarding an attack delivery method of the terrorist group.
Claim 19 of this application is not patentably distinct from Claim 25 of application 10/694,000.		
20. The system of claim 15, wherein the expert data contains information regarding a weapon likely to be deployed by the terrorist group against the property.		26. The system of claim 19, wherein the expert data contains information regarding a weapon likely to be deployed by the terrorist group against the property.

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Claim 20 of this application is not patentably distinct from Claim 26 of application 10/694,000.		
21. The system of claim 15, wherein the expert data contains information regarding a mode of the terrorist group to carry out the possible attack against the property.		27. The system of claim 19, wherein the expert data contains information regarding a mode of the terrorist group to carry out the possible attack against the property.
Claim 21 of this application is not patentably distinct from Claim 27 of application 10/694,000.		

Claim Rejections - 35 USC § 102

4.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

5.   Claims 1 – 21 are rejected under 35 U.S.C. 102(a) as being anticipated by Risk

Management Solutions, Inc. (www.rms.com, 2002, Terrorism Risk Brochure).

In regard to claim 1, RMS (Risk Management Solutions, Inc.) teaches a method for

establishing an insurance premium usable to insure against risks to a property due to

terrorist activities, comprising:

- • Providing expert data, the expert data containing information regarding a

    possible attack from a terrorist group on the property (paragraph 3). RMS

    teaches a model which includes data compiled to determine the probability of a

    terrorist attack;

- Determining a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property (paragraph 3). RMS discloses variables used in the risk assessment of a terrorist attack such as targets (i.e. properties), attack modes, and/or weapons.

- Formulating a hierarchy in which the plurality of variables are interconnected based on the provided expert data (paragraphs 55 – 58). RMS discloses a tier system in which the variables (i.e. target) are ranked according to the appeal of the target to a terrorist;

- Determining a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data (paragraph 64), where for examining purposes the Examiner has interpreted "state" to refer to the status of the variables. RMS teaches a system in which cities are ranked according to their attractiveness (using variables such as location, industry, etc.) to a terrorist group;

- Generating a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data (paragraph 69); and

- Assessing risks of the property under the possible attack by the terrorist group based on the generated model (paragraph 69).

- Establishing the insurance premium for the property based on the assessed risk (paragraphs 7, 8, and 86).

In regard to claim 2, RMS teaches the method according to claim 1, wherein generating the model comprises:

- Generating a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data (paragraph 79);

- Initializing the model based on the generated hypothesis and the provided expert data (paragraphs 69, 79, and 80); and

- Updating the model based on information outside the generated hypothesis and the provided expert data (paragraph 87). RMS discloses that the risk assessment model is updated as needed.

In regard to claim 3, RMS teaches the method according to claim 1, wherein determining a state for each of the plurality of variables comprises determining a linkage between a first variable and a second variable (paragraph 79) where RMS discloses a model of attack types linked to contributing factors (i.e. time, weather).

In regard to claim 4, RMS teaches the method according to claim 1, wherein providing expert data comprises providing information regarding a goal of the terrorist group (paragraph 12).

In regard to claim 5, RMS teaches the method according to claim 1, wherein providing expert data comprises providing information regarding an attack delivery method of the terrorist group (paragraph 3).

In regard to claim 6, RMS teaches the method according to claim 1, wherein providing expert data comprises providing information regarding a weapon likely to be deployed by the terrorist group against the property (paragraph 19).

In regard to claim 7, RMS teaches the method according to claim 1, wherein providing expert data comprises providing information regarding a mode of the terrorist group to carry out the possible attack against the property (paragraph 3).

In regard to claim 8, RMS teaches a computer storage medium having executable software code for establishing an insurance premium usable to insure against risks to a property due to terrorist activities, the executable soft-ware code including:

- Instructions for providing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property (paragraphs 3 and 82);

- Instructions for determining a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property (paragraphs 3, 82, and 84);

- Instructions for formulating a hierarchy in which the plurality of variables are interconnected based on the provided expert data (paragraphs 55 – 58, 81, and 82);

- Instructions for determining a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data (paragraphs 20 and 82);

- Instructions for generating a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data (paragraphs 69 and 82); and

- Instructions for assessing risks of the property under the possible attack by the terrorist group based on the generated model (paragraphs 69 and 82)

- Instructions for establishing the insurance premium for the property based on the assessed risks (paragraphs 7, 8, and 86).

In regard to claim 9, RMS teaches the computer storage medium of claim 8, wherein the instructions for generating the model comprise:

- Instructions for generating a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data (paragraph 79);

- Instructions for initializing the model based on the generated hypothesis and the provided expert data (paragraphs 69, 79, and 80); and

- Instructions for updating the model based on information outside the generated hypothesis and the provided expert data (paragraph 87).

In regard to claim 10, RMS teaches the computer storage medium of claim 8, wherein the instructions for determining a state for each of the plurality of variables comprise instructions for determining a linkage between a first variable and a second variable (paragraph 79), where RMS discloses a model of attack types linked to contributing factors (i.e. time, weather).

In regard to claim 11, RMS teaches the computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding a goal of the terrorist group (paragraph 12).

In regard to claim 12, RMS teaches the computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding an attack delivery method of the terrorist group (paragraph 3).

In regard to claim 13, RMS teaches the computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding a weapon likely to be deployed by the terrorist group against the property (paragraph 19).

In regard to claim 14, RMS teaches the computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing

information regarding a mode of the terrorist group to carry out the possible attack

against the property (paragraph 3).

In regard to claim 15, RMS teaches a system for establishing an insurance premium

usable to insure against risks to a property due to terrorist activities, comprising:

- A database storing expert data, the expert data containing information regarding
  a possible attack from a terrorist group on the property (paragraphs 2, 5, and 62);

- An influence determining circuit, routine or application that determines a plurality
  of variables based on the provided expert data, each variable characterizes an
  aspect of one of the possible attack and the property (paragraphs 5 - 7);

- A hierarchy formulating circuit, routine or application that formulates a hierarchy
  in which the plurality of variables are interconnected based on the provided
  expert data (paragraphs 55 – 58 and 62);

- A state defining circuit, routine or application that determines a state for each of
  the plurality of variables based on the formulated hierarchy and the provided
  expert data (paragraphs 5 – 9 and 62);

- A model creating circuit, routine or application that generates a model regarding
  the possible attack based on the determined states of the plurality of variables
  and the provided expert data (paragraphs 9 and 69);

- An analyzing circuit, routine or application that assesses risks of the property
  under the possible attack by the terrorist group based on the generated model
  (paragraph 80); and

- A display generating circuit, routine or application that displays analyzed results (page 14, Figure A). Figure A illustrates a screen shot of a risk analysis/assessment model of property loss/workers compensation due to a possible terrorist attack.

In regard to claim 16, RMS teaches the system of claim 15, further comprising:

- A hypothesis generating circuit, routine or application that generates a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data (paragraph 79); and

- A model initializing circuit, routine or application that initializes the model based on the generated hypothesis and the provided expert data (paragraphs 69, 79, and 80); and,

- Wherein the model creating circuit, routine or application updates the model based on information outside the generated hypothesis and the provided expert data (paragraph 87).

In regard to claim 17, RMS teaches the system of claim 15, further comprising: a linkage defining circuit, routine or application that determines a linkage between a first variable and a second variable (paragraph 79).

In regard to claim 18, RMS teaches the system of claim 15, wherein the expert data contains information regarding a goal of the terrorist group (paragraph 12).

In regard to claim 19, RMS teaches the system of claim 15, wherein the expert data contains information regarding an attack delivery method of the terrorist group (paragraph 3).

In regard to claim 20, RMS teaches the system of claim 15, wherein the expert data contains information regarding a weapon likely to be deployed by the terrorist group against the property (paragraph 19).

In regard to claim 21, RMS teaches the system of claim 15, wherein the expert data contains information regarding a mode of the terrorist group to carry out the possible attack against the property (paragraph 3).

Conclusion

1.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- Sandia National Laboratories News Release. July 19, 2001. Tool Against Terrorism and other Disasters: Sandia to Release First Risk-Based Approach to Building Management Software for Use by GSA.

- "Software Analyzes Potential Threats to Buildings." Madonna Aveni. Civil Engineering. New York: Oct 2001. Vol. 71, Iss. 10, p. 36.

- U.S. Patent Application Publication 2005/0043961 A1 (Torres et al.) discloses a software system which, using real-time and historical data, detects fraud and terrorist activities/behavior.

- U.S. Patent No. 7,308,388 B2 (Beverina et al.) discloses a method and apparatus for risk management. The risk management tool includes a database containing information about individuals, groups, locations, historical events, and other information. The invention calculates the risk of an undesirable event.

- Fricker, Jr. et al. (Rand Corporation Issue Paper: Measuring and Evaluating Local Preparedness for a Chemical or Biological Terrorist Attack, 2002) discloses a survey of the readiness of the United States to respond to a terrorist attack, Including law enforcement, hospitals, and the general public.

- Kumar et al. (U.S. Publication No. 2006/0100912 A1) discloses techniques for issuing an insurance policy, after risk evaluation based upon the location and other variables.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KRISTINE K. RAPILLO whose telephone number is (571)270-3325. The examiner can normally be reached on Monday to Thursday 6:30 am to 4 pm Eastern Time.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-3776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

KKR

JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER